# INVESTMENT ADVICE INFORMATION

## FIDELITY'S INVESTMENT ADVICE

Fidelity Brokerage Services LLC ("Fidelity") may provide you with investment assistance both online and through its representatives. This document relates to advice provided directly to you through the Investment Strategy tool which can be accessed through the Planning & Guidance Center on NetBenefits.com and Fidelity.com. Fidelity representatives also use the Investment Strategy tool when recommending model portfolios, managed accounts, target date funds, and target allocation funds over the phone or in person.

The Investment Strategy tool is available for a range of account types, including both retirement and non-retirement accounts. When providing advice using the Investment Strategy tool for your employer-sponsored workplace retirement plan account, Fidelity generally acts as a fiduciary under the Employee Retirement Income Security Act (ERISA). Fidelity has elected to be treated as the only fiduciary and fiduciary adviser with respect to the Investment Strategy tool mentioned above and the computer model in the tool.

However, there are some exceptions you should be aware of. Fidelity is not providing investment advice as an ERISA fiduciary for accounts where you see the educational information icon on the Planning & Guidance Center or if your Fidelity representative tells you. In that case, Fidelity is providing investment education and assistance that is not subject to ERISA's fiduciary rules. Any other investment assistance that Fidelity provides for any of your accounts will also not constitute fiduciary investment advice under ERISA.

For questions or more information on details provided in this notice please call 800-420-2363.

## FIDELITY'S SERVICES AND COMPENSATION

Fidelity and its affiliates ("the Fidelity Companies") and parties with whom Fidelity has a material financial relationship provide a range of services to your workplace savings plan for which they may receive compensation. These services include investment management, transfer agent, brokerage, custodial, recordkeeping, and shareholder services for some or all the investment funds available under the plan.

Fidelity does not charge a separate fee for the advice it provides. However, Fidelity Companies generally receive compensation based on the investments you select. When Fidelity recommends an investment fund or managed account of one of the Fidelity Companies and you follow that recommendation, a Fidelity Company will receive compensation from the fund or managed account based on the amount you invest. The amount received will vary depending on the particular fund or managed account. Information on the fees, and any other charges of each Fidelity fund or managed account, is available for you to review on NetBenefits.com, in the Participant Disclosure Notice.

Fidelity Companies may also receive compensation from nonaffiliated funds when you choose these funds as a result of Fidelity's recommendation. The amount of this compensation varies depending on the particular fund but ranges from zero to one-half of one percent per year (0% to 0.5%) based on the average daily balance invested in the fund.

In some instances, Fidelity Companies do not receive compensation based on the investments you select. For example, certain nonaffiliated investments may not compensate Fidelity Companies. In addition, the Fidelity Companies may provide a credit to a workplace retirement plan, equal to all or a portion of the compensation received from plan investments reducing the amount of compensation received by the Fidelity Companies.

You should carefully consider the impact of any fees and compensation when evaluating investment advice that Fidelity, or any financial adviser, provides to you and before you make any investment decision.

You may choose to work with an investment adviser other than Fidelity that could have no material affiliation with and receive no fees or other compensation in connection with the investments offered under the plan; however, other fees may apply.

## INVESTMENT RETURNS

Information on past performance and historical rates of return of all investment options available within your plan may be found on NetBenefits.com.

## PROTECTION OF PERSONAL INFORMATION

Fidelity is committed to maintaining the confidentiality, integrity, and security of your personal information. Please refer to the Fidelity Investments Privacy Policy at NetBenefits.com for information about how your personal information will be collected, used or shared, and protected.

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